



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: :
: Richard H. NACHT : Group Art Unit: 3624
: :
Appln. No.: 09/667,694 :
: Examiner: Lalita Hamilton
Filed: September 22, 2000 :
: :
For: SYSTEM AND PROCESS FOR :
APPLYING FOR AND OBTAINING :
UNIVERSAL MULTIPLE MORTGAGE :
UNDERWRITING APPROVALS :

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Sir:

In response to the Office Action dated December 19, 2005, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

Claims are reflected in the listing of claims which begin on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.